

Exclusive financial benefits package with SunTrust at Work.



Access the Best — Service and Value.

Offering the best value in a program of its kind, SunTrust at Work is a comprehensive financial services program offered through your employer that provides preferred access to the best that SunTrust Bank has to offer. You can receive access to industry-leading accounts and services, to financial education and to a dedicated team known for its personal service.

Exclusive Benefits

From banking and lending products to the services you use every day, SunTrust at Work members receive an exclusive package of benefits not available anywhere else.

Industry-Leading Service

Experience the SunTrust at Work difference with personal assistance and award-winning SunTrust service. You'll gain access to tools and resources to help you at every stage of your financial journey.

Exceptional Convenience

Enjoy 24/7 access to your finances through Online Banking with Bill Pay, Mobile Banking and Text Banking. Stop by any one of our 1,600 convenient SunTrust Branches, 2,900 ATMs or call us at 800.SUNTRUST.

It's an Offer You Can't Refuse.

SunTrust at Work is more than just a checking account. Select from checking and savings, credit card, auto and home loans, mortgage¹ and even safe deposit boxes to customize the package that provides the right mix of banking and lending solutions for your life.

Choose the SunTrust at Work package that best fits your needs.

Solid Choice Banking Package

If you're looking for a package with multiple accounts to manage your banking needs, then the Solid Choice Banking Package is right for you, offering benefits like:

BANKING

- ▶ A Solid Choice Banking account*
- ▶ Up to three additional Everyday Checking accounts with no monthly maintenance fees
- ▶ Solid Theft Protection ClassicSM at no additional charge²
- ▶ Up to \$25 first year anniversary bonus on a Live Solid Savings Account³
- ▶ First order of SunTrust Exclusive checks (120-pack) included or a 50% discount toward first order of any other personal check style
- ▶ \$45 Safe Deposit Box discount off of the annual rental fee⁴
- ▶ Money Orders, Cashier's Checks, and Travelers Cheques included at no cost

LENDING

- ▶ \$150 savings on mortgage closing costs⁵
- ▶ Interest rate reductions on consumer installment loans and lines of credit⁶
- ▶ Rewards credit card with Double SunPoints on everyday purchases⁷

BEST VALUE

**Test drive
Solid Choice
Banking
for 6 months!***

*Establish Payroll Direct Deposit within 60 days, and we will waive the monthly maintenance fee for 6 months! At the end of the trial period, there are several ways to waive your monthly maintenance fee ongoing!^{††} This exclusive offer is solely for employees enrolled in the SunTrust at Work program and is being made available to you because of our relationship with your employer.

Everyday Checking Package

Designed as a simple, straightforward package to meet your everyday banking needs, the Everyday Checking Package offers benefits like:

BANKING

- ▶ An Everyday Checking account**
- ▶ Solid Theft Protection ClassicSM at no additional charge²
- ▶ Up to \$25 first year anniversary bonus on a Live Solid Savings Account³
- ▶ First order of SunTrust Exclusive checks (30-pack) included or a 50% discount toward any other personal check style
- ▶ \$15 Safe Deposit Box discount off of the annual rental fee⁴

LENDING

- ▶ \$150 savings on mortgage closing costs⁵
- ▶ Interest rate reductions on consumer installment loans and lines of credit⁶
- ▶ Rewards credit card with Double SunPoints on everyday purchases⁷

**Establish Payroll Direct Deposit!^{†††} or maintain a \$1,500 minimum daily collected balance and we will waive the monthly maintenance fee!^{†††}

SunTrust at Work benefits are subject to change and will be terminated if you leave your company for any reason. Accounts are subject to credit verification.

For more information on SunTrust at Work Everyday Checking and SunTrust at Work Solid Choice Banking, please refer to the SunTrust Personal Checking Brochure and the SunTrust at Work fee schedule.

[†] Open a new SunTrust at Work Solid Choice Banking account by 8/31/12 and set up monthly payroll Direct Deposit (see ^{†††} below) into this account within 60 days of account opening and SunTrust will waive the monthly maintenance fee for 6 months. This offer is only available on accounts opened inside a SunTrust branch and is not available by phone or online. New account owner is not eligible for this offer if they were a signer on a SunTrust personal checking account within the last 90 days. All accounts are subject to normal approval process. Offer does not apply to second or multiple accounts. Offer is subject to change and may be discontinued at any time. Offer is not transferable and may not be combined with any other deposit account offers.

^{††} At the end of the trial period, we have many ways to waive your Solid Choice Banking monthly maintenance fee of \$17:

- Maintain a \$3,000 minimum daily collected balance with Direct Deposit OR
- \$5,000 minimum daily collected balance OR
- \$10,000 Minimum Daily Total Deposit Balance [sum of the combined daily collected balances in the Solid Choice Banking account and linked checking, savings, money market, CDs (excluding SunTrust Index Linked CDs [SILC]), or IRA accounts (excludes IRAs provided by SunTrust Investment Services, Inc.)], OR
- Maintain a first mortgage through SunTrust Mortgage, Inc. with SurePaySM, OR
- Be enrolled in Direct Deposit and have any two of the following products: SunTrust money market account, a SunTrust consumer installment loan or line of credit, a SunTrust credit card.

^{†††} A qualifying Direct Deposit is a Direct Deposit of your salary, pension, Social Security, or other regular monthly income of \$100 or more per deposit electronically deposited to your account during a statement cycle by your employer or an outside agency. Transfers from one account to another or deposits made at a banking location or ATM do not qualify as Direct Deposit.

^{††††} The monthly maintenance fee for Everyday Checking is \$7 if the monthly balance requirement of \$500 (\$1,500 effective 8/24/2012) minimum daily collected balance is not met OR if Direct Deposit is not established.

¹ Residential mortgages are offered through SunTrust Mortgage, Inc.

² SunTrust Solid Theft Protection is serviced by Global Privacy Solutions. A SunTrust Consumer checking account is a requirement of enrollment. Upgrades to Gold or Platinum Level are available for a monthly fee. The monthly fee is per member per month.

³ Live Solid Savings accounts opened through 7/20/12 are eligible for a one-time 2.00% bonus, up to \$50. Live Solid Savings accounts opened on or after 7/21/12 are eligible for a one-time 1% bonus, up to \$25. Bonus is calculated on the average ledger balance of the Live Solid Savings account for the first 12 months. The bonus will be credited to the Live Solid Savings account on the one year anniversary of the account open date. The account must be open and in good standing on the date that the bonus is paid to receive the bonus. Fees will reduce earnings on the account.


⁴ Discount applies to the annual rental fee. Other charges and fees may apply.


⁵ \$150 closing cost credit is valid for purchase-money and refinance first lien completed residential mortgage applications received by SunTrust Mortgage, Inc. on or after 4/13/12, and the subsequent loan must close on or before 12/31/12 with the credit processed at the time of closing. Offers, prices, and programs are subject to change without notice. Not valid on Veteran's Administration (VA) loans. Subject to credit approval.

⁶ For installment loans and Home Equity Loans: a 0.50% interest rate reduction off the standard rate of a consumer loan if you have an eligible SunTrust at Work deposit account; an additional 0.25% interest rate reduction off the standard rate of a consumer loan if payment is automatically deducted from a SunTrust checking, savings, or money market account using SurePaySM; an additional 0.25% interest rate reduction off the standard rate of a consumer loan if you have a qualifying first mortgage from SunTrust Mortgage, Inc. Maximum discount is 1.00%. For lines of credit, including the Access 3 Equity Line: 0.35% interest rate reduction off the standard rate of a consumer line of credit if you have an eligible SunTrust at Work deposit account; an additional 0.25% interest rate reduction off the standard rate of a consumer line of credit if payment is automatically deducted from a SunTrust checking, savings, or money market account using SurePaySM; an additional 0.25% interest rate reduction off the standard rate of a consumer line of credit if you have a qualifying first mortgage from SunTrust Mortgage, Inc. For Access 3 Equity Line, these interest rate reductions do not apply to Fixed Rate/Fixed Term (Option 3) advances, or during the Repayment Period. Maximum discount for Access 3 is 0.85%. All loan and line discount offers are subject to change. Offer for new and refinanced eligible consumer loans and lines of credit, as well as for credit line increases. Relationship pricing discounts are not available on existing consumer loans or lines of credit, or on Physician Loans, Marine/RV and Education Lending products.

⁷ SunTrust Credit Cards are issued by SunTrust Bank. Credit cards are subject to credit approval. Everyday purchases are purchases made at gas, grocery and drug stores. See Terms and Conditions for complete rules.

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 Equal Housing Lender. SunTrust Mortgage, Inc., 901 Semmes Avenue, Richmond, VA 23224 NMLS #2915 is licensed by the Department of Corporations under the California Residential Mortgage Lending Act; is an Illinois Residential Mortgage Licensee; is a Lender in Massachusetts, having Mortgage Lender license #s ML1216, ML0133, ML1432, ML1914, ML1913, ML1815, ML2411, ML1214, ML2442, ML2491, and ML2538; is licensed by the New Hampshire Banking Department; is licensed by the New Jersey Department of Banking and Insurance, toll free 1.800.330.4684; is a licensed lender in Rhode Island; and is doing business in Arizona as Crestar Mortgage, 7250 N. 16th Street, Suite 100, Phoenix, AZ 85020.

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6/12

Employer:
Miami Dade County Employees

ID:
17081

Expires:
8/31/12

